#### KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

#### NAVIGATOR/AGENT SUBCOMMITTEE

## **Meeting Minutes**

# February 20, 2014

#### Call to Order and Roll Call

The eleventh meeting of the Navigator/Agent Subcommittee was held on Thursday, February 20, 2014, at 3:00 p.m. at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 3:03 p.m., and the Secretary called the roll.

<u>Subcommittee Members Present</u>: Given Marcus Woodward, Chair; George L. "Chip" Atkins, III, Katie Carter (by phone), Frances Feltner (by phone), John Kiebler, Jim Lawless, Don Mucci, Tihisha Rawlins (by phone), Jack Tillman, and Kennan Wethington (by phone). David H. Allgood, Jan Day, Carl Felix, Josie L. Hollon, Regan Hunt, Dr. Payne, Stacy Pruden, and Malea Hoepf Young were not present at the meeting.

<u>Staff Present</u>: Carrie Banahan, Chris Clark, Reina Díaz-Dempsey, Miriam Fordham, William Nold, Vanessa Petrey, Melea Rivera, and Maggie Woods (DOI).

## **Approval of Minutes**

A motion to accept the minutes of the Nov 15, 2013, meeting was made, seconded, and approved by voice vote.

#### **Addition of New Members:**

Barbara Gordon, Rob Jones, Lindsay Nelson, Gregory J. Schell, Kelly Humphrey Schlachter were nominated to serve on the subcommittee. A motion to add the new members was made, seconded, and approved by voice vote.

## **Kentucky Health Benefit Exchange Update**

William Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), updated members on the Exchange activities. Kynect has almost a quarter of a million enrollments. The KHBE was reconvening all subcommittees to get input from members for 2015 as the 2014 open enrollment was winding down.

The kynect Contact Center has been extremely busy. The end of open enrollment is scheduled for March 31, 2014. As long as individuals sign up before the end of the open enrollment they should not be subject to a tax penalty. Recent federal regulations changed the open enrollment period for next year. Open enrollment for the 2015 plan year will run from November 15, 2014, to January 15, 2015.

Chairman Woodward invited the new subcommittee members representing the kynector and agent communities to make comments or ask questions. Rob Jones, Community Action

Kentucky (CAK), commented that CAK was working at capacity and had enrolled over 6,000 households in January. Mr. Jones expressed hope that as the application process is enhanced the enrollments will be smoother. Mr. Jones was concerned about the stress and possibility of burnout for employees and compared the work of the kynectors during this time to the demand for accountants prior to the April 15 income tax filing deadline. Lindsay Nelson, Kentucky Primary Care Association (KYPCA), agreed and noted that the KYPCA kynectors were at capacity and working overtime. Ms. Nelson stated that they have some backlog and had also been following up with clients if there were any problems.

Chairman Woodward expressed a desire for representatives from the Department for Community Based Services (DCBS) to be present at the next subcommittee meeting due to the role the agency their role in some of these enrollment issues. The Medicaid expansion population includes the working poor and unemployed. Some of these individuals have had insurance previously and some have never been insured. This is not the same population that DCBS has served in the past. Carrie Banahan, Executive Director, KHBE, suggested that a meeting be arranged with agents and DCBS staff to work through some of these issues.

Some members expressed concerns about Medicaid estate recovery for individuals who are found Medicaid eligible and tax liability issues if an enrollee's circumstances change or if it is reported incorrectly. Individuals qualifying for the Medicaid expansion are not subject to any estate recovery. There are system generated notices regarding the need to report changes if anything changes. Ms. Banahan noted that the notices could be improved. Some individuals are having trouble accessing their notices, and the notices are difficult to understand for some individuals. The KHBE is working on making the notices more helpful. Members requested guidance on how agents and kynectors can work together through the referral process and outreach or enrollment events.

#### **System Enhancements**

Representatives from Deloitte provided an update of new system functionality that will be available next week for the agent portal. Agents and kynectors will have the ability to sort their clients and export some data. KHBE staff will send information to agents and kynectors explaining the new options available on the agent portal.

## Task Force Report

A task force of members from the Small Employers Health Options Program (SHOP) and the Navigator/Agent subcommittees met to discuss areas of improvement for SHOP. Members discussed several suggestions for enhancements regarding the functionality of the system and policy decisions. The overall suggestion from the task force was that system enhancements would be needed. The KHBE expects to release more details on the system enhancements soon.

### **Other Business**

The next meeting of the subcommittee was tentatively scheduled for April 3, 2014, at 1:30 p.m.

# Adjournment

The meeting was adjourned at 4:18 p.m.